

PTO/SB/08B(10-01)

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Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Sheet

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of

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Application Number	09/981,213
Filing Date	October 17, 2001
First Named Inventor	Johan Renes
Group Art Unit	3626
Examiner Name	Christopher L. Gilligan
Attorney Docket Number	9927-51171S

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
CL		C. VALENTI "The Future is Female" ABCNEWS.com, http://abcnews.go.com/sections/TheStreet/hottopics_000608.html , copyright 2000.	
		M. FONES "Don't Go 'Bare' Insurance Coverage Helps you Handle life's Sharp Curves", Roadking.com, http://www.roadking.com/inside/story388.php .	
		S. F. SCHRAM "After Welfare: The Culture of Postindustrial Social Policy" http://www.nyupress.org/product_info.php?products_id=2152 (3/1/2000).	
		S. EASTMAN "Improving Outcomes for Divorced Women" (abstract), http://ideas.repec.org/a/cpp/issued/v18y1992i3p318-326.html (1992)	
		B. LEVIKSON, Dept. of Statistics University of Haifa, http://stat.haifa.ac.il/~benryl/ (2002).	
		"The Seventh Wife: A Novel", a review by amazon.co.jp (1994).	
		G. FAGG "When Worlds Converge: Sorting out the complexities of credit insurance" Contingenices, pp. 24-28 (January / February 2003).	
CL		zameer@ureach.com "Divorce Insurance", www.shoptheinternet.com , http://classifieds.shoptheinter.net/ads/ads_sel.idc?posting=14660 (May 29, 2003).	

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Application Number	09/981,213
Filing Date	October 17, 2001
First Named Inventor	Renes et al.
Group Art Unit	2161
Examiner Name	To be assigned
Attorney Docket Number	9927-5117US

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GROUP 3600

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
de		US-6,272,471 B1	08-27-2001	Segal	
		US- 6,128,598	10-03-2000	Walker et al.	
		US- 5,884,274	03-16-1999	Walker et al.	
		US- 2001/0027389 A1	10-04-2001	Beverina et al.	
		US- 2001/0027388 A1	10-04-2001	Beverina et al.	
		US- 2003/0120521	06-26-2003	Sherman et al.	
de		US- 6,561,903 B1	05-13-2003	Walker et al.	
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		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				

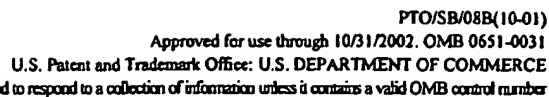
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Substitute for form 1449A/PTO				<div>Complete if Known</div> <table border="1"> <tr> <td>Application Number</td> <td>09/981,213</td> </tr> <tr> <td>Filing Date</td> <td>October 17, 2001</td> </tr> <tr> <td>First Named Inventor</td> <td>Renes et al.</td> </tr> <tr> <td>Group Art Unit</td> <td>2161</td> </tr> <tr> <td>Examiner Name</td> <td>To be assigned</td> </tr> <tr> <td>Attorney Docket Number</td> <td>9927-S117US</td> </tr> </table>		Application Number	09/981,213	Filing Date	October 17, 2001	First Named Inventor	Renes et al.	Group Art Unit	2161	Examiner Name	To be assigned	Attorney Docket Number	9927-S117US
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clb		F IMPRESS "DIVORCE INSURANCE" Google Groups (June 21, 1995).	
		F IMPRESS "DIVORCE INSURANCE" Google Groups (June 29, 1995)	
		J. DE RIVAZ "Insurance against financial loss through divorce" Google Groups (March 26, 1996).	
		F IMPRESS "DIVORCE INSURANCE" Google Groups (June 12, 1996)	
		J. DE RIVAZ "DIVORCE INSURANCE" Google Groups (June 14, 1996)	
		J. DE RIVAZ "Divorce Insurance" Google Groups (July 17, 1996)	
		BAKOS et al. "The Mother of Invention", On The Risk, 19(3):66-71 (2003)	
		BAKOS et al. "Independent Inventors Get Lion's Share of Insurance Industry Patents", National Underwriter, 107(42): 1-3 (October 20, 2003)	
		BAKOS et al. "The End of Free Sharing In The Insurance Industry", National Underwriter Property & Casualty (November 3, 2003)	
		BAKOS et al. "Product Development and Innovation in the Insurance Industry" USPTO Presentation (November 20, 2003)	
clb		BAKOS et al. "Protecting Your Insurance Patent, Or, Millions of Dollars For Your Thoughts", National Underwriter, 108(14) (April 19, 2004)	

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